



Order Filed on October 1, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for Creditor

In re:

William E Joyner,

Debtor.

Chapter 13

Case No. 19-18000-JNP

Hearing Date: September 15, 2020

Judge Jerrold N. Poslusny, Jr

**CONSENT ORDER RESOLVING MOTION TO
VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: October 1, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: William E Joyner
Case No.: 19-18000-JNP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay and Co-Debtor Stay ("Motion") filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 ("Creditor"), whereas the post-petition arrearage amount was \$10,547.57 as of September 8, 2020, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby Ordered:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **104 N. Vermont Ave., Atlantic City, New Jersey, 08401** ("Property") provided that the Debtors comply with the following:

- a. Beginning on or before October 1, 2020 and continuing monthly on or before the 1st day of each consecutive month, the Debtor shall cure the post-petition arrearage by making 6 monthly payments of \$1757.93 each, directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the October 1, 2020 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, CO 80111.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Rhondi Schwartz
Rhondi Schwartz, Esq.
Jenkins & Clayman
412 White Horse Pike
Audubon, NJ 08106
Counsel to Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
William E Joyner
Debtor(s)

Case No. 19-18000-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 01, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:

Recip ID	Recipient Name and Address
db	+ William E Joyner, 104 N. Vermont Avenue, Atlantic City, NJ 08401-5531

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon Not in its individual capacity but solely as Trustee for the Benefit of the Certificateholders of CWABS Inc. Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor William E Joyner jenkins.clayman@verizon.net connor@jenkinsclayman.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

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Date Rcvd: Oct 01, 2020

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon Not in its individual capacity but solely as Trustee for the Benefit of the Certificateholders of CWABS Inc. Asset-Backed Certificates, Series 2007-1 rsolarz@kmlawgroup.com

Rhondi L. Schwartz

on behalf of Debtor William E Joyner jenkins.clayman@verizon.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8